

REMARKS

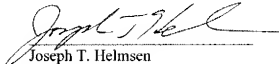
The Examiner has restricted claims in this case to six distinct inventions designated as Invention I, claims 1-16, drawn to a method of conducting financial transactions with delayed processing of a payment; Invention II, claims 17-20, drawn to a method of conducting biometrically-initiated financial transactions by providing a plurality of payment options to the payor; Invention III, claims 21-22, drawn to a method of registering and storing a customer preference regarding payment options regarding delay periods; Invention IV, claim 23, drawn to a method of dividing a financial transaction into two or more parts for delayed processing; Invention V, claims 24-30, drawn to a method of processing a plurality of financial transactions associated with at least one payment instruction; and Invention VI, claim 31, drawn to a method of delaying a financial transaction by looking up instructions from a database associated with the merchant.

Applicants have elected, without traverse, the invention of Invention I drawn to claims 1-16. Applicants expressly reserve the right to present the claims of Invention II (claims 17-20), Invention III (claims 21 and 22), Invention IV (claim 23), Invention V (claims 24-30), Invention VI (claim 31) or other claims, in one or more divisional applications at a later date.

AUTHORIZATION

The Commissioner is hereby authorized to charge any additional fees which may be required for this Amendment and Response, or credit any overpayment, to deposit account no. 50-0436.

Respectfully submitted,
PEPPER HAMILTON LLP


Joseph T. Helmsen
Reg. No. 54,163

Pepper Hamilton LLP
One Mellon Center, 50th Floor
500 Grant Street
Pittsburgh, PA 15219
Telephone: 412.454.5000
Facsimile: 412.281.0717
Date: October 18, 2007